



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: patent application of

Michael J. Picciallo: Group Art Unit: **2876**

This is a Divisional Application of prior Appl.
 Serial No. 08/875,929 filed on June 16, 1997, which,
 in turn, is a Continuation-In-Part of prior Appl. Serial
 No. 08/575,173, filed April 16, 1996 (now abandoned)

: Examiner: **H. Pitts**Filed: **herewith**: Date: **January 5, 2000**For: **THIRD PARTY CREDIT ACCOUNT**

X

Assistant Commissioner for Patents
 Box Patent Application
 Washington, D.C. 20231

CERTIFICATE OF MAILING

I hereby certify that this correspondence, along with any papers indicated as being enclosed, are being sent as Express Mail Label No. EL406409085US to: Assistant Commissioner for Patents, Washington, D.C. 20231, on January 5, 2000.

Date

1/5/00

 Phaedra A. Trethan
INFORMATION DISCLOSURE STATEMENT

It is respectfully requested that the references listed on the enclosed Form PTO-1449 be made of record and considered with respect to the above-referenced U.S. Patent Application. Submission of the present Information Disclosure Statement should not be taken as an admission that the cited references are legally available prior art or that the same are pertinent or material.

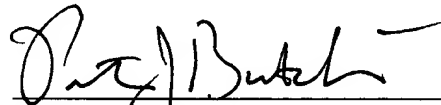
The above-identified patent application is a Divisional of U.S. Patent Application Serial No. 08/876,929 filed June 16, 1997, which application, in turn, is a Continuation-In-Part of U.S. Patent Application Serial No. 08/575,173 filed April 16, 1996. Both applications are relied upon for earlier filing dates under 35 U.S.C. §§120 and 121. The references listed on the Form PTO-1449 were cited by or submitted to the Patent Office during the pendency of the parent application. Accordingly, no copies of these references are provided, as permitted by 37 C.F.R. §1.98(d).

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The Examiner is authorized to charge applicant's Deposit Account No. 19-5425 for any charges in connection with this Information Disclosure Statement.

Date:

January 5, 2000



Peter J. Butch III
Registration No. 32,203

Synnestvedt & Lechner LLP
2600 Aramark Tower
1101 Market Street
Philadelphia, PA 19107
Telephone (215) 923-4466
Facsimile (215) 923-2189

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